



Creative Brief

EDB-R1-Zelle Hard Launch-25

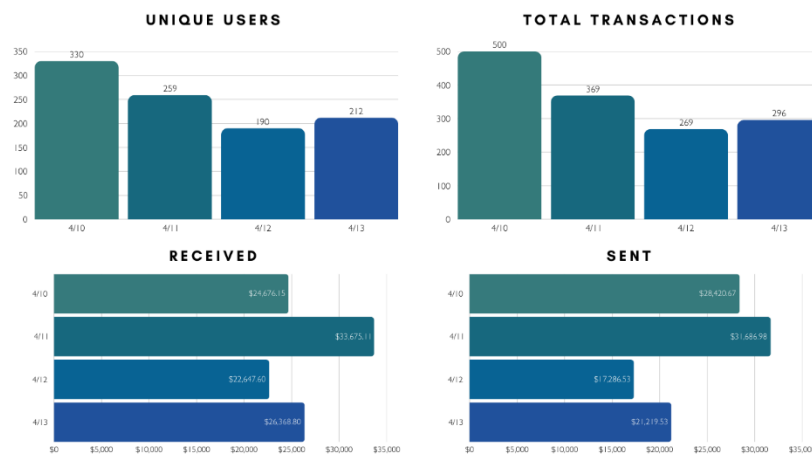
Objective

What business problem(s) are we trying to solve?

We are hard launching Zelle through direct channels to specific UFCU Member segments. We have actively updated Members on our work to integrate Zelle directly into our app, and we want Members to know we have achieved this goal. There are particular Zelle marketing assets we will need to use. If we want to change copy or imagery it will cost \$500 per submission. We want to mainly use direct channels to spread this news so we can defend against fraud. Most FIs experience large levels of fraud when they first add Zelle to their features and we have already experienced two Zelle fraud attacks. We have proactively communicated defense against fraud throughout our Zelle phases and will continue.

Inspiration:

1. Many Members are already using Zelle – see graph below
2. Spanish speaking Members use Zelle for ease of use.
3. Our Money Movement team worked across departments to integrate Zelle into our app



Additional Context:

This is Phase 3 for Zelle Project. Below are the other phases.

Phase 1 - (2/18-3/28)

-Informed all current Zelle users that the Zelle app will no longer be available starting April 1st.
ExecuteEDB-Zelle Pre Comms-25

Phase 2 – (3/31-4/9)

- Informed Zelle users that the Zelle app is closed, but they can download their information until 5/31. Educate all members on existing Pay & Transfer options focus Transfer to a Non-UFCU Member. EDB-Pay & Transfer-25

Phase 3 - (4/10-4/20)

-We invited current Zelle users to the UFCU Zelle pilot.

Phase 4 - (4/21 – 5/31) - Current Phase

-We are integrated with Zelle and will need to use required landing page and Zelle Marketing assets
-Customized Marketing will \$500 to be reviewed and approved by Zelle.

Additional Context:

Table 1. Project Details

Spanish Required	Yes
Compliance Review Required	Yes
Creative Review at Copy	Yes
Web Development Review	No
Promotional/Transactional	Promotional

Deliverables

Table 2. Assets Required

	Deliverable What is deliverable? Where will the deliverable live? What is the delivery method? Specs, printed qty?	Audience	Delivery Due Date	Go Live
1.	Marketing Intro Email – Zelle created – Send in Dynamics – HTML	Trusted Transactor	5/19	5/22

2.	Marketing Reminder Email – Zelle created – Send in Dynamics – HTML	Trusted Transactor	5/19	5/27
3.	Digital Engage Ad – Zelle created – 300 x 250 Base64	Digital Banking Members	5/19	6/2 - 7/2
4.	Receipt Message – Zelle created -	N/A	5/19	6/2
5.	Branch Handout – Zelle Created – English and Spanish – 8.5 x 11	N/A	5/19	6/2
6.	Branch Poster – Zelle Created - 22x20	N/A	5/19	6/2

Target Audience

Please describe the audience

All Members - These Member are mainly between the ages of 25-45 and are a mix of Early Dreamers and Credit Builder segments. They are highly motivated in their career and their phone is an extension of their hand.

Trusted Transactors – Zelle Emails

Macro Segment 1	Early Dreamers
Macro Segment 2	Credit Builders
Requirement 1	Members with Usernames
Requirement 2	Exclude Members in the Pilot -Use Zelle pilot list -Exclude Business Accounts -Exclude Trust Accounts -Exclude Kid Accounts -Exclude Employees -Exclude No SSNs or (111-11-1111 and 999-99-9999)
Requirement 3	Member in good standing
Group Send Size	10,000 per send
Where is the list originating from?	MarCom
Member or Non-Member	Member
Marketing Exclusions Needed	Yes
Merge Fields Needed	First Name
Expected Target Size	111,000

Is IT Needed for additional data support	No
Desired Frequency	One time

Digital Banking Members – Digital Engage Ad

Requirement 1	Members with Login IDs
Where is the list originating from?	MarCom
Member or Non-Member	Member
Marketing Exclusions Needed	Yes
Merge Fields Needed	First Name
Expected Target Size	260,000
Is IT Needed for additional data support	No
Desired Frequency	6/2- 7/2

Creative Input

Must choose from Zelle photos

Messaging Input

Enter the one thing we want the audience to take away?

Must use Zelle approved messaging in software

Reasons to believe:

[List in priority order proof points & claims to support Main Message]

1. Must use Zelle approved messaging

Call to Action

Preferred CTA: Send with Zelle

Landing Page Link: <https://www.ufcu.org/resources/member-services/banking/zelle>

Disclosures

Please list any disclosures or legal and compliance considerations.

Online banking is subject to [Digital Service Account Disclosures](#)

Federally Insured by NCUA

Analytics & Reporting

How are we measuring success?	Engaging Members to keep deposits at UFCU through using Zelle
What are the KPIs?	Average account deposit amount, # of Members accepting Zelle terms, amount sent and received with Zelle, NPS scores
Analytical Objective (Primary Focus)	Average account deposit amount increase
Any Secondary Objectives?	# of Members accepting Zelle terms
Outstanding inputs needed from BU?	N/A
Estimated timeline for completion	Initial performance review at 2 weeks post-launch; full campaign analysis 6 weeks.
Tracking requirements	Integration of Zelle usage data with deposit trends and member engagement metrics.
How is analysis delivered?	Dashboard reporting via internal analytics tools, with summary presentations to stakeholders at each milestone.